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Deposited by Henry R. Wagner.

AN

ALMANACK

For the Year 169⅝.

With several usefull TABLES, shewing the Rates of purchasing Annuities for 6, 10, or 20 Years, &c. And in how many Years the *Bank of England* may have all the Money, and purchase all the Land in the Kingdom.

WITH

An Artificial SCHEME (never before known) for the Subjects to be enriched by Taxes, and the Free-holders by Mortgaging their Lands. Whereby it plainly appears, That 100 *l. per Annum* chargeable with Taxes, being Mortgaged for 2000 *l.* shall produce 160 *l. per Ann.* free of Taxes.

With several Resolutions concerning Forging of TITLES: Whereby it plainly appears, That one Man may Cheat another of all his Estate, without doing him any Wrong.

Very Necessary for all Free-holders and Lawyers.

Written by Mr. John Briscoe, *at his House in* White-Cross-Alley *in* Middle Moor-fields, *and sold and delivered by the Author* gratis *in the* Lobby *of the* House of Commons.

THIS Volume contains 187 *Pages*, divided into these *Sections*:

1. *An Epistle to Their Majesties.*
2. *A Preface.*
3. *A Computation of the Interest given by Parliament on the late Funds.*
4. *Proposals for supplying Their Majesties with Money, and enriching the Subjects by Taxes.*
5. *One single Page in small Print without any Title to it.*
6. *An Epistle to the Lords Spiritual and Temporal, and Commons in Parliament, to tell them that he is going to explain his* Proposals.
7. *A Dialogue of* 70 Pages *to explain his* Proposals *of* 41.
8. *The Money'd-man's Speech.* (Spoken by Mr. *Briscoe.*)
9. *The Freeholders Speech.* (Spoken by Mr. *Briscoe.*)
10. *The Merchants Speech.* (Spoken by Mr. *Briscoe.*)
11. *A Postscript.*
12. *A Table of Contents.*
13. *Another Table of Contents.*
14. *Three of his own Pamphlets, (bound up for safe Custody.)*
15. *Another Postscript.*
16. *Reasons for a* National Land-Bank.
17. Finis: (*'Till next Year.*)

The substance of the *Proposals* are,

1. That any Man who will convey 100 *l.*

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per *Annum* for ſecurity of 2000 *l.* ſhall have 2000 *l.* in Bills charged upon his own Eſtate, without paying any Intereſt for the ſame.

2. That he may do what he pleaſe with theſe Bills, and if he cannot make more of them, he may pay them to the King, who ſhall give him 3 *l. per Cent.* Intereſt for them, iſſuing out of a Fund to be Settled by Parliament, whereby his Land ſhall be free of Taxes; and ſo by this means he will gain 60 *l. per Annum*, by Mortgaging his Land, and clear his Land from Taxes.

And in order to explain theſe *Propoſals* he introduces a Freeholder asking *Philanglus* (*Anglicè*, Mr. *Briſcoe*) ſeveral Queſtions about the manner and practice of his Project; and in particular concerning the Titles of Lands: Which being very remarkable, I have here inſerted as they ſtand in Page 91, 92, 93. *Viz.*

Freeholder. *But ſuppoſe notwithſtanding all your precaution, an Eſtate ſhould be ſettled by a perſon who hath no right to ſettle it; for there may be dormant Titles, nay, two or three may juggle together to make a Cheat of it, and what muſt thoſe do who take your Bills of Credit, iſſued out on ſuch Eſtates.*

Philanglus. *Do! All one as if the Title were good; for let who will have the right Title, the Eſtate, if once ſettled, ſhall be a ſecurity for the Bills of Credit iſſued out thereupon.*

Freeholder. *I find then you have taken care that no perſon can be loſer by the Bills of Credit: But pray what muſt the poor Freeholder do, whoſe Eſtate is Dipped for theſe Bills of Credit?*

Philanglus. *He ſhall have his remedy at Law, againſt the perſon who made ſuch undue Settlement, and ſhall be Entituled to all the profits that have been, or ſhall be made by virtue of that Settlement.*

Freeholder. *Then the undue Settlement doth not diveſt any man of his Freehold.*

Philanglus. *No; if it ſhall appear that he is the right owner, the Fee will ſtill be continued to him, all the damage to him will be, what profits he who ſhall have ſettled the eſtate ſhall have received by vertue of ſuch undue Settlement, and for that he will have his remedy at Law, as hath been ſaid.*

Freeholder. *True: But ſuppoſe he go beyond Sea, out of the Freeholders reach.*

Philanglus. *If he could produce ſo good a Title as to deceive the Commiſſioners, their Counſel or Agents, he might as well have ſold his Eſtate, and have gone away with the money.*

Freeholder. *What then? the Freeholder would have had his eſtate.*

Philanglus. *Yes; but the Purchaſer would have loſt his money, and a cheat is a cheat, let it be on which ſide it will. But yet I will make it appear, that notwithſtanding ſuch undue ſettlement, the Freeholder may then ſell his eſtate for as much as now he can.*

Freeholder. *If you can prove that, you do ſomething.*

Philanglus. *I will: I ſuppoſe you'll grant that an Eſtate in Land will not yield now above Twenty Years Purchaſe, and I have proved in my Book that theſe late Funds will in time bring Land to 12 or 14 years Purchaſe, eſpecially if we ſhould raiſe more Money by the ſame methods. Now if my* Propoſal *takes effect, Land will be worth 40 or 50 years purchaſe, and no man can engage any eſtate for above 20 years purchaſe, ſo that the remainder or Fee will be worth 20, if not 30 years purchaſe, being as much or more than he can ſell it for.*

Freeholder. *You will do well to make that out.*

Philanglus. *Sir, I ſhall do it in the ſeries of our Diſcourſe; but it will be too great a Digreſſion from what we are upon, and therefore for the preſent I refer you to read the 17, 18, 19 Queries in* Page 75, 76,

Freeholder. *I am contented.*

Now Mr. *Philangus:* By your leave, I'll have one more Dialogue with you, as well for my own Information as yours; and I'll be the *Freeholder*, by the name of *John*, and you ſhall be *Philangus*, by the name of *Briſcoe*, and ſo hav'at you.

John. Do you propoſe a Patent for this Project, or will you let all the Freeholds into it?

Briſcoe. I tell you, every one may come into it that will.

John. Then I fancy every Freeholder in *England* will come into it.

Briſcoe. No doubt of it.

John. Then you muſt give out Bills of Credit for the Value of all the Lands in the Kingdom, at twenty years Purchaſe.

Briſcoe. So I would have it, as faſt as they come to be ſubſcribed, which I call ſettled.

John. How much do you compute the whole Summ would amount to, for you are good at great Summs?

Briſcoe. To about 300 Millions.

John. And what do you ſay that the King ſhould give 3 *l. per Cent.* Intereſt for all theſe Bills?

Briſcoe. Yes, that he ſhould.

John. And ſhould theſe Lands in reſpect thereof be for the Taxes.

Briſcoe. Yes, yes, I tell you.

John. Then I fancy that the whole 300 Millions would be lent by the Free-holders to the King to gain the 3 *l. per Cent.* and clear their Lands from Taxes.

Briſcoe. All, unleſs ſome Pocket Money.

John. How much muſt the Parliament then grant to the King for a Fund, to anſwer the 3 *l. per Cent.* for 300 Millions.

Briſcoe. 9 Millions *per Annum.*

John. How ſhall this Fund be rais'd?

Briſcoe. I leave that to the Parliament, they may raiſe it by a Land-Tax, if they pleaſe, for the Free-holders will have Money enough.

John. But you know the Lands will be free from Taxes.

Briſcoe. Yes, yes, that's true, but this is the Buſineſs of the Houſe of Commons, tho' I my ſelf have ſeveral ſecrets for raiſing money, not yet diſcovered.

John. But let me ask you one Queſtion, If I receive an 100 *l.* and pay 100 *l.* will not this (in your way of Accompts) make the Ballance equal?

Briſcoe.

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Briſcoe. Yes, I grant it.

John. Then I'll make a Bargain with you, (for I know you expect a Reward for your Project) do you make the Subjects Debtors to the Crown for 9 Millions *per Annum*, payable by them in Taxes, and Creditors for 9 Millions *per Annum* payable to them for Intereſt, and you ſhall have the overballance of the Account for your Reward, for giving all their Lands to the King for nothing.

Briſcoe. If you ſay nothing of it, the Freeholders will no more find it out then I did before you told me, nor did I care if they did, for my Reward is bargain'd for already, I am to have 3000 *l.* paid down, and 1000 *l. per Annum* for 1000 years, becauſe the Law abhors Perpetuities, and now by my Project I'll turn this 1000 *l. per Annum* into 1600 *l. per Annum* by mortgaging it for 20000 *l.* and lending the Bills to the King for 600 *l. per Annum*, which with the 1000 *l. per Annum* makes 1600 *l. per Annum.*

John. Why I fancy then that you may afterwards mortgage this 1600 *l. per Annum* for 32000 *l.* [illegible], which will make the whole to be 2560 *l. per Annum* and ſo *ad infinitum:* Ha!

Briſcoe. Yes, yes, there are vaſt things to be done by my Project.

John. But do you think the Parliament will not find it out neither?

Briſco. No, no; I have wrote ſeveral Letters to them about it, and they are ſatisfied, and have taken it as you may ſee by the Votes for eſtabliſhing a National Land-Bank, for that is the Name of my Bank.

John. Is that a Land-Bank that lends Money upon Land?

Briſcoe. No, no, that's a Money-Bank; juſt as Scriveners or Monied Men do.

John. How is it then, to lend Land upon Money?

Briſcoe. No, no, tis to lend Land upon Land; the Landed Men are to lend their Land to the Bank, to ſtand profit and loſs.

John. Put one Example, and I ſhall find it out the better.

Briſcoe. Suppoſe you are to lend a Man 100 *l.* at 5 *per Cent.* on ſecurity of his Eſtate, I being a Landed Man will ſettle 5 *l.* a year, as a Collatteral Security to pay you half your Money in caſe the Security fails.

John. And will you do this for nothing?

Briſco. No, I will have half the Intereſt of the 5 *per Cent.* and ſo the Monied Man can looſe but half his Principal.

John. Nor receive but half his Intereſt.

Briſcoe. But you muſt never diſcourſe the matter in theſe Terms, always call it profit and loſs, and then they will never underſtand you.

John. But if the Monied Men lend the Monies, is not this a Money-Bank?

Briſcoe. No, no, it is not, if you name it right, if you call it a Bank of Land and Money, then tis a Land-Bank, but if you call it a Bank of Money and Land, then tis a Money-Bank.

John. I underſtand you; then pray tell me the Difference between a Land-Bank and a National Land-Bank.

Briſcoe. As much difference as is between a *Land-Bank* and a *Money-Bank.* They in the *Land Bank* iſſue out Bills charged on particular Eſtates, conveyed to them for ſecurities of Moneys lent by them; but we in the *National Land-Bank* iſſue out our Bills in this Form, *viz.* This Bill chargeth the Lands ſettled in the *National Land-Bank* for payment of 100 *l.*

John. Why have you any Lands ſettled in your Bank.

Briſcoe. They are Subſcribed, which I call Settled. Nor is it neceſſary that all our *Freeholders* ſhould have Lands; it is enough for us, if they can but tell us where other mens Lands ly, and then we know how to charge them.

John. How do you do this?

Briſcoe. We have *Land-finders* on purpoſe, one of our Subſcribers brought us in 12000 *l. per Annum* of other Mens Eſtates, who knew nothing of it.

John. Why! And ſhall this bind the Lands?

Briſcoe. Bind the Lands! Yes: Why, if we charge a Bill on Lands, ſettled in the *National Land Bank*, this ſhall, if we pleaſe, charge all the Lands in the Nation for payment.

John. This is what puzzles me moſt.

Briſcoe. Why ſhould you raiſe Scruples, when the Freeholder, who is to ſuffer the wrong is ſatisfied, *Volenti non fit injuria.* And you ſee by my Dialogue I have made him ſay *Content.*

John. I am ſatisfied. And I believe now your Project is throughly underſtood.

Briſcoe. Ay! But I'll fetch my Books over again, and talk about *Annuities*, and refer to my own *Queries* and *Pages*, backwards and forwards, and confound it ſo that it ſhall be as unintelligible as ever.

John. Nay, one of your own *Explanatory Dialogues* would confound it more than any thing.

Briſcoe. Ay, ay: I'll ſee whether the Parliament will ſuffer Epiſtles to the King, Lords and Commons, and matters of Free-holders Taxes and Titles, to be turned into Jeſt.

John. Ay, and ſhew them how this *Almanack* hath tranſpoſed your Method, by placing the Jeſt at the Top, which, in your Book, lies at the Bottom. But what hour may I expect you in te *Lobby* to morrow Morning with your Reply.

Briſcoe. By Nine of the Clock: I'll go directly to the Printers, and write as faſt as it comes into my Head.

John. Ay, and if you could ſpare that Ceremony of paſſing through your Head, 'twere the better; however you'll have the laſt word, for the Author of this never writes twice upon the ſame Subject.

Briſcoe. Give me your hand for that, and I'll write that which he ſhall never anſwer.

John.

Witneſs my Hand,

H. C.